Recording Requested By: GMAC MORTGAGE CORPORATION 3451 Hammond Avenue

When Recorded Mail To:

Waterloo, IA 50702

RODNEY VILLHARD 1225 PONTOTOC STREET HERNANDO, MS 38632

Loan No.: 640014045

RK 1773PG 0313

STATE MS.-DESOTO CO.

Prepared By: MAC MORTGAGE CORPORATION 3451 Hammond Avenue 4 46 PM

Waterloo, IA 50702

Phone: (800) 766-4622

Erhardt

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS that, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Cooperative Mortgage Services, Inc.), holder of a certain Mortgage, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said Mortgage.

Original Grantor: RODNEY F VILLHARD AND DAWN A CRADIC-VILLHARD

Date Recorded: May 29, 2001

Document/Instrument #: -- Book: 1332 Page: 850 Certificate: ---

1st Date rerecorded on June 13, 2001, Document/Instrument #: ----, Book 1341, Page 11, Certificate ----

Legal Description: Attached as Exhibit A County: DESOTO State: MISSISSIPPI

> Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Cooperative Mortgage Services, Inc.)

Vickie Ingamells Wice President

STATE OF IOWA County of Black Hawk

On June 24, 2003, before me, J. Simon, personally appeared Vickie Ingamells, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

> J. SIMON NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 712043 MY COMMISSION EXPIRES AUG. 16, 2004

WITNESS my hand and dfficial seal

Notary's Signature

J. Simon

2003-06-17

MIN: 100038406011927004

MERS Telephone: 1-888-679-6377

(Notary's Seal)

BK 1773PG 0314

Loan No.: 640014045

EXHIBIT-A

LOT 54 SECTION C DEER CREEK SUBDIVISION LOCATED IN SECTION 7 TOWNSHIP 3 SOUTH RANGE 7 WEST DESOTO COUNTY MISSISSIPPI AS RECORDED IN PLAT BOOK 72 PAGE 2 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY MISSISSIPPI